

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY

AUDREY CHAPMAN,	:	
	:	
Plaintiff,	:	
	:	CIVIL ACTION NO: 1:17-cv-03145-NLH-JS
v.	:	
	:	
INSPIRA HEALTH NETWORK, INC.,	:	
MICHAEL GERIA and	:	CERTIFICATION OF COUNSEL IN
NICOLE ZUCCONI	:	SUPPORT OF MOTION IN LIMINE
	:	
Defendants.	:	

Thomas Paschos, Esquire, hereby certifies as follows:

1. I am an attorney at law in the State of New Jersey and a partner of the law firm of Thomas Paschos & Associates, P.C., attorneys for defendant, Inspira Health Network, Inc., in reference to the above-captioned matter.

2. I am one of the attorneys in charge of the handling of this file and as such am fully familiar with all facts hereto.

3. Attached as Exhibit "A" is a true and correct copy of the Gazaleh Report.

4. Attached as Exhibit "B" is a true and correct copy of Plaintiff's Completion Letter.- (Two copies of 9-23-2019 Completion Letter are attached as the second copy has an updated and corrected AOA Program #, said # being 196144).

5. Attached as Exhibit "C" is a true and correct copy of Information on States that Allow Practice of Medicine for PGY-1.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.

Respectfully submitted,

THOMAS PASCHOS & ASSOCIATES, P.C.

By: *Thomas Paschos*

Thomas Paschos, Esquire
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Attorney for Defendant, Inspira Health
Network, Inc.

Dated: September 23, 2022

EXHIBIT “A”



CALCULATION OF ECONOMIC LOSS

in the matter of

DR. AUDREY CHAPMAN

THE ECONOMIC LOSS OF
DR. AUDREY CHAPMAN
SUMMARY OF FACTS AND RESULTS

Date of Birth	September 11, 1984
Date of Non-Renewal	June 30, 2016
Age on Date of Non-Renewal	31.80 years
Life Expectancy on Date of Non-Renewal	49.10 years
Work-Life Expectancy on Date of Non-Renewal	33.50 years
Highest Level of Education Attained	Professional Degree
Date of Calculation of Loss	July 26, 2019
Date of Report	June 30, 2019

The following is a summary of the results contained in this report:

Total Past Loss Before Income Taxes	\$262,500
Total Future Loss Before Income Taxes	<u>\$5,014,302</u>
Net Loss Before Income Taxes	<u><u>\$5,276,802</u></u>

The narrative presented in the following pages describes the basis and methods utilized in calculating the economic loss of Dr. Audrey Chapman.

DR. AUDREY CHAPMAN

The following narrative describes the analysis and calculations performed to determine the present value of the loss to Dr. Audrey Chapman resulting from the non-renewal of her second-year resident contract which occurred on June 30, 2016.

A. OVERVIEW AND DOCUMENTS REVIEWED

A brief biographical overview of Dr. Audrey Chapman reveals that she was born on September 11, 1984. Dr. Chapman graduated from the University of South Alabama in Mobile, Alabama with a Bachelor of Science Degree in Biology and Master of Education in Secondary Science Education in 2006 and 2009, respectively. In 2014, Dr. Chapman graduated from the Edward Via College of Osteopathic Medicine in Blacksburg, Virginia where she earned a Doctorate in Osteopathic Medicine. At the time of her non-renewal, she had a life expectancy of 49.10 years.¹

Prior to her non-renewal, Dr. Chapman was employed as a first-year resident for the Inspira Health Network in Vineland, New Jersey. Dr. Chapman currently resides at 1451 Berry's Chapel Road in Jackson, Alabama. At the time of her non-renewal she resided at 26 North Ladow Avenue in Millville, New Jersey.

1. Definition of Loss

As will be discussed in this report, the economic loss resulting from the non-renewal or termination of an individual is the present value of the net future earnings of the individual. The components of the net future earnings include the wages and other earnings and benefits that the person could have reasonably been expected to receive. This figure will be reduced by amounts that the individual would have spent for work-related items.

2. Period of Earnings Loss

The period for which the earnings loss will be computed is the expected working life of Dr. Audrey Chapman. Based on the work-life expectancy tables, Dr. Audrey Chapman was expected to work an additional 33.50 years past the date of her non-renewal.² Rather than

¹ National Vital Statistics Reports Vol. 64, No. 11, September 22, 2015

https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&cad=rja&uact=8&ved=2ahUKEwiew_Gn98vjAhUKU98KHYDQDZAQFjAAegQIAxAC&url=https%3A%2F%2Fwww.cdc.gov%2Fncchs%2Fdata%2Fnvsvr%2Fnvsvr64%2Fnvsvr64_11.pdf&usg=AOvVaw21MECm2zPKTPvfSXso07we

² The Markov Process Model of Labor Force Activity: Extended Tables of Central Tendency, Shape, Percentile Points, and Bootstrap Standard Errors, Gary R. Skoog, Dr. Dr. Audrey E. Ciecka and Kurt V. Krueger, Journal of Forensic Economics 22(2), 2011, pp.165-229

https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=2ahUKEwi-3vO098vjAhWBdd8KHfBgCuwQFjAAegQIABAC&url=http%3A%2F%2Flegaleconometrics.com%2FP30_JFE13.pdf&usg=AOvVaw23ipTA7ITIKU83guqHFJkQ

project the number of years until a specific retirement age, the tables consider both early retirement and periods of disability.

3. Documents Reviewed

The following is a list of the source documents reviewed in this matter.

1. Complaint.
2. Answer With Affirmative Defenses of Defendants.
3. Plaintiff's Answers and Objections to Defendant's Interrogatories.
4. March 23, 2015 Resident Agreement.
5. Dr. Audrey Chapman's MyERAS Application and payment history.
6. Excerpts from the May 23, 2019 deposition of Dr. Audrey Chapman.
7. Excerpts from the May 17, 2019 deposition of Michael Geria.
8. 2015 and 2016 W-2 forms received by Dr. Audrey Chapman.
9. July 10, 2015 and July 8, 2016 paystubs.
10. Completed Economic Damage Questionnaire.

B. INCOME LOSS

1. Lost Earnings

Beginning in July 2015, Dr. Audrey Chapman began a three-year family medicine residency program at Inspira Health Network in Vineland, New Jersey. For the period July 1, 2015 through June 30, 2016 she earned an annual stipend of \$49,000.³ The first-year program should have been extended through August 31, 2016. At the conclusion of her first year, Dr. Chapman was not renewed and could not complete the last two years of the program.

Had she continued in the program, her earnings were expected to be \$51,000 from September 1, 2016 through August 31, 2017 and \$53,000 from September 1, 2017 through August 31, 2018.⁴

Upon completion of the three-year residency program, it was expected that Dr. Chapman would have found employment as a family practitioner earning \$241,000.⁵ This figure will be utilized in the calculation of loss.

The work-life expectancy tables do not consider involuntary unemployment and to account for the possibility that Dr. Chapman could have incurred a period of unemployment at some point during the remainder of her work life expectancy, an adjustment will be made to the earnings figure for this scenario. The average unemployment rate over the period 1999 through 2018 was 5.92%.⁶ This figure will be reduced to 5.03% to take into account the portion of Dr. Chapman's wages that will be covered by unemployment benefits. As a result, the projection of lost wages will be calculated based on 94.97% (1 - 0.0503) of her annual earnings. This results in the following:

	Gross Wages	Adjustment Factor	Adjusted Wages
September 1, 2016 through August 31, 2017	50,862	94.97%	48,303
September 1, 2017 through August 31, 2018	52,795	94.97%	50,139
Beginning September 1, 2018	241,000	94.97%	228,875

³ March 23, 2015 Inspira Health Network Resident Agreement Document 1-2.

⁴ Transcript from the May 17, 2019 deposition of Michael Geria. Pages 67-68.

⁵ <https://www.merrihawkins.com/news-and-insights/blog/job-search-advice/physician-starting-salaries-by-specialty-2018-vs-2017/>

⁶ Bureau of Labor Statistics Current Population Survey <https://www.census.gov/programs-surveys/cps.html>

2. Earnings After Non-Renewal

Following her non-renewal, Dr. Audrey Chapman had been attempting to find alternate employment. Beginning in 2019, she worked on a project basis for VIP Kid teaching educational lessons online. Based on the information provided she earned a gross income of approximately \$183 to date and had virtually no earnings after expenses.

For purposes of this analysis, her earnings capacity since her non-renewal will be estimated based on the minimum salary of \$45,193 for a teacher in Alabama with a Master's degree and less than 3 years of experience.⁷ After adjusting for the probability of unemployment, her expected future earnings after non-renewal will be based on \$42,919 ($\$45,193 \times 94.97\%$).

Her earnings after the non-renewal will serve to reduce the loss calculated in this report beginning as of September 1, 2018.

3. Benefits

As part of her employment with Inspira Health Network, Dr. Audrey Chapman participated in the health insurance plan and contributed approximately \$852 per year towards the cost of the insurance.

Since her non-renewal, Dr. Chapman has paid \$966, \$3,546, and \$4,064 in 2016, 2017, and 2018, respectively. The lost health insurance through August 31, 2018 has been calculated based on the difference between her actual costs and the amount she would have paid had she continue working at Inspira Health Network. This is calculated as follows:

	Total Out of Pocket	Expected Payroll Contribution	Difference
2016	966	426	540
2017	3,546	852	2,694
2018	2,709	568	2,141 Through August 31st

Beginning September 1, 2018, it has been assumed that any benefits that Dr. Chapman would have received from her employment following the completion of her residency program approximate the benefits she will receive from her employment following her non-renewal.

⁷ Alabama State Department of Education Fiscal Year 2019 State Minimum Salary Schedule
<https://www.alsde.edu/sec/leafa/Salary%20Schedules/Salary%20Schedule%202019.pdf>

4. Work Related Expenses

Based on the information received, Dr. Audrey Chapman had a daily round trip commute of approximately 8 miles to the hospital.

Utilizing the 2019 current standard mileage rate of \$0.58 per mile⁸ and assuming Dr. Chapman worked for 300 days per year, her work-related commuting expenses would be approximately \$1,392 per year (8 miles per day x \$.58 per mile x 300 days per year).

In addition, once per week she worked at the Inspira Clinic in Bridgeton and commuted an additional 20 miles. This results in an annual expense of \$603 per year (20 miles per day x \$.58 per mile x 52 days per year)

As a result, through August 31, 2018, her work-related commuting expenses have been calculated to be \$1,995 (\$1,392 + \$603). In addition, she incurred expenses for a medical research service of \$199 per year. This results in total work-related expenses of \$2,194 per year (\$1,995 + \$199).

Dr. Chapman advised that all other expenses were covered by the hospital.

Beginning September 1, 2018, it will be assumed that any work-related expenses that she would have incurred prior to her non-renewal will approximate her work-related expenses after her non-renewal.

⁸ IR-2018-251 <https://www.irs.gov/newsroom/irs-issues-standard-mileage-rates-for-2019>

C. EXCESS TAX AS A RESULT OF LUMP SUM CALCULATION

The income that Dr. Audrey Chapman earns is subject to income tax. The Federal and state income tax systems are graduated. An individual's marginal tax rate, that is, the tax rate on each additional dollar of income, increases with the amount of taxable income. Since any award of lost income she may receive will also be taxable, we have not included the income taxes in the calculation of loss. However, the inclusion of a lump sum award which includes the earnings for several years on one tax return would result in an increase of both Dr. Chapman's marginal and average tax rates.

If Dr. Chapman receives a lump-sum award, a calculation can be performed to determine the excess tax she would have to pay on the lump sum over the amount she would have paid had she received the amounts annually. This calculation has not been included in this report.

D. DISCUSSION OF FUTURE PROJECTION

The calculations include a projection of the various components for several years into the future. In order to calculate a lump sum value in today's dollars, an adjustment must be made to reflect the expected increase in the cost of goods and services as well as the investment growth that could be earned. This calculation is referred to as the present value.

There are two components to a future projection, a growth rate and a discount rate.

A growth rate is applied to the base year figures to account for projected future changes in prices and wages. The Social Security Administration prepares projections of expected wage growth. Utilizing their intermediate cost assumption, the long-term future wage growth is assumed to be 3.8% per year.⁹ This figure will be included in the calculation of loss.

The discount rate reflects the expected investment income that could be earned if the funds were received sooner. Ignoring inflation, a dollar received today is worth more than a dollar received in the future because that dollar could be invested and be worth more at a later period of time. There are a range of relevant interest rates that could be used to determine the discount rate for this calculation. The interest rate selected should reflect both the risk inherent in the cash flows as well as the length of the projection. Based on the average yield of state and municipal bonds with durations of 20 years, a discount rate of 4.5% has been selected for the purposes of this calculation.¹⁰

Both the growth rate and the discount rate are reflected in the calculations included in Exhibit B.

⁹ *The 2018 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds* <https://www.ssa.gov/OACT/TR/2018/tr2018.pdf>

¹⁰ 2018 Economic Report of the President Table B-25 <https://www.govinfo.gov/content/pkg/ERP-2018/pdf/ERP-2018-table25.pdf>

E. COMPUTATION

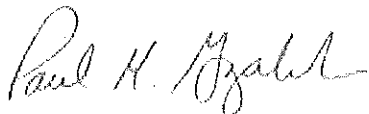
Based on the information contained in this report, the calculations regarding the Economic Loss to Dr. Audrey Chapman are as follows:

Report Section	Item	Exhibit	Past Loss	Future Loss	Total Loss
B.1.	Lost Earnings	B	297,338	6,171,993	6,469,331
B.2.	Earnings After Non-Renewal	B	(35,458)	(1,157,691)	(1,193,149)
	Net Lost Earnings		261,880	5,014,302	5,276,182
B.3.	Lost Health Benefits	B	5,376	0	5,376
B.4.	Work-Related Expenses	B	(4,756)	0	(4,756)
	TOTAL LOSS		262,500	5,014,302	5,276,802

The calculations included in this report are made within a reasonable degree of certainty.

Respectfully submitted,

Gazaleh Consulting LLC



Paul M. Gazaleh, CPA/ABV

Dated: July 26, 2019

EXHIBIT A – CONSUMER PRICE INDEX

Annual Percentage Change In Consumer Price Index For All Items

1989	4.82%
1990	5.40%
1991	4.21%
1992	3.01%
1993	2.99%
1994	2.56%
1995	2.83%
1996	2.95%
1997	2.29%
1998	1.56%
1999	2.21%
2000	3.40%
2001	2.80%
2002	1.58%
2003	2.30%
2004	2.70%
2005	3.40%
2006	3.23%
2007	2.85%
2008	3.80%
2009	-0.36%
2010	1.64%
2011	3.16%
2012	2.07%
2013	1.46%
2014	1.62%
2015	0.12%
2016	1.26%
2017	2.13%
2018	2.44%
10 Year Average 2009 - 2018	1.56%
20 Year Average 1999 - 2018	2.19%
30 Year Average 1989 - 2018	2.55%

Source: U.S. Department of Labor, Bureau of Labor Statistics, January 2019

EXHIBIT B- PROJECTION OF LOSS

Beginning of Period	End of Period	Percentage of Year	Years to Date of Calculation	Lost Earnings	Present Value of Lost Earnings A	Earnings After Non-Renewal	Present Value of Earnings After Termination B	Net Lost Income C=A+B	Health Benefits	Present Value of Health Benefits E	Work Related Expenses	Present Value of Work Related Expenses F	Present Value of Income Loss D+E+F
Past Loss Calculations													
7/1/16	12/31/16	50.10%		24,268	24,268	0	0	24,268	540	540	(1,099)	(1,099)	23,709
1/1/17	12/31/17	100.00%		48,915	48,915	0	0	48,915	2,694	2,694	(2,194)	(2,194)	49,415
1/1/18	12/31/18	100.00%		109,718	109,718	(14,306)	(14,306)	95,411	2,141	2,141	(1,463)	(1,463)	96,090
1/1/19	6/30/19	49.28%		114,438	114,438	(21,151)	(21,151)	93,286	0	0	0	0	93,286
Total Past Loss Calculations					297,338		(35,458)	261,880		5,376		(4,756)	262,500
Future Loss Calculations													
7/1/19	12/31/19	50.72%	0.50	114,438	111,928	(21,768)	(21,291)	90,637	0	0	0	0	90,637
1/1/20	12/31/20	100.00%	1.51	237,573	222,336	(44,550)	(41,693)	180,643	0	0	0	0	180,643
1/1/21	12/31/21	100.00%	2.51	246,600	220,854	(46,243)	(41,415)	179,439	0	0	0	0	179,439
1/1/22	12/31/22	100.00%	3.50	255,971	219,381	(48,000)	(41,139)	178,242	0	0	0	0	178,242
1/1/23	12/31/23	100.00%	4.50	265,698	217,918	(49,824)	(40,865)	177,053	0	0	0	0	177,053
1/1/24	12/31/24	100.00%	5.51	275,795	216,439	(51,718)	(40,587)	175,852	0	0	0	0	175,852
1/1/25	12/31/25	100.00%	6.51	286,275	214,995	(53,683)	(40,317)	174,679	0	0	0	0	174,679
1/1/26	12/31/26	100.00%	7.50	297,153	213,562	(55,723)	(40,048)	173,514	0	0	0	0	173,514
1/1/27	12/31/27	100.00%	8.50	308,445	212,138	(57,840)	(39,781)	172,357	0	0	0	0	172,357
1/1/28	12/31/28	100.00%	9.51	320,166	210,697	(60,038)	(39,511)	171,187	0	0	0	0	171,187
1/1/29	12/31/29	100.00%	10.51	332,332	209,292	(62,320)	(39,247)	170,045	0	0	0	0	170,045
1/1/30	12/31/30	100.00%	11.50	344,961	207,897	(64,688)	(38,985)	168,911	0	0	0	0	168,911
1/1/31	12/31/31	100.00%	12.50	358,069	206,510	(67,146)	(38,725)	167,785	0	0	0	0	167,785
1/1/32	12/31/32	100.00%	13.51	371,676	205,108	(69,698)	(38,463)	166,646	0	0	0	0	166,646
1/1/33	12/31/33	100.00%	14.51	385,800	203,741	(72,346)	(38,206)	165,535	0	0	0	0	165,535
1/1/34	12/31/34	100.00%	15.50	400,460	202,382	(75,095)	(37,951)	164,431	0	0	0	0	164,431
1/1/35	12/31/35	100.00%	16.50	415,678	201,032	(77,949)	(37,698)	163,334	0	0	0	0	163,334
1/1/36	12/31/36	100.00%	17.51	431,473	199,668	(80,911)	(37,442)	162,225	0	0	0	0	162,225
1/1/37	12/31/37	100.00%	18.51	447,869	198,336	(83,986)	(37,193)	161,144	0	0	0	0	161,144
1/1/38	12/31/38	100.00%	19.50	464,888	197,014	(87,177)	(36,945)	160,069	0	0	0	0	160,069
1/1/39	12/31/39	100.00%	20.50	482,554	195,700	(90,490)	(36,698)	159,002	0	0	0	0	159,002
1/1/40	12/31/40	100.00%	21.51	500,891	194,371	(93,929)	(36,449)	157,922	0	0	0	0	157,922
1/1/41	12/31/41	100.00%	22.51	519,925	193,075	(97,498)	(36,206)	156,869	0	0	0	0	156,869
1/1/42	12/31/42	100.00%	23.50	539,682	191,788	(101,203)	(35,965)	155,823	0	0	0	0	155,823
1/1/43	12/31/43	100.00%	24.50	560,190	190,509	(105,048)	(35,725)	154,784	0	0	0	0	154,784
1/1/44	12/31/44	100.00%	25.51	581,477	189,215	(109,040)	(35,482)	153,733	0	0	0	0	153,733
1/1/45	12/31/45	100.00%	26.51	603,574	187,953	(113,184)	(35,246)	152,708	0	0	0	0	152,708
1/1/46	12/31/46	100.00%	27.50	626,509	186,700	(117,485)	(35,011)	151,690	0	0	0	0	151,690
1/1/47	12/31/47	100.00%	28.50	650,317	185,455	(121,949)	(34,777)	150,678	0	0	0	0	150,678
1/1/48	12/31/48	100.00%	29.51	675,029	184,196	(126,583)	(34,541)	149,655	0	0	0	0	149,655
1/1/49	12/29/49	99.35%	30.50	696,124	181,803	(130,539)	(34,092)	147,711	0	0	0	0	147,711
Total Future Loss Calculations					6,171,993		(1,157,691)	5,014,302		0		0	5,014,302
Total Income Loss													5,276,802

EXHIBIT B- RESUME AND LIST OF TESTIMONY

Statement of Compensation – I have been compensated for the analysis and report at \$360 per hour with a minimum payment of \$2,500. My fee schedule also includes a reimbursement of any out of pocket expenses.

PAUL M. GAZALEH
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(609) 443-1910
paul@gazalehconsulting.com

CERTIFIED PUBLIC ACCOUNTANT - New Jersey
ACCREDITED IN BUSINESS VALUATION

Appointed by the Superior Court of New Jersey to value closely held businesses.
Appointed by the Superior Court of New Jersey as a Receiver/Forensic Accountant
Qualified as expert witness in numerous matters on issues relating to economic damages, valuation and pensions.

EDUCATION

School of Business, Trenton State College, Trenton, New Jersey.
Bachelor of Science, Accountancy, May 1992
School of Business Administration, LaSalle University, Philadelphia, Pennsylvania.
Master of Business Administration, Finance, December 2006
Beta Gamma Sigma

SPEECHES

"How to Effectively Utilize an Economic Expert"
Edison, New Jersey, May 11, 2016

"Proving Front Pay Damages After *Quinlan*"
National Employment Lawyers Association - New Jersey,
New Brunswick, New Jersey, May 7, 2014

"Business Valuation Techniques-Update"
Salomon Smith Barney; Bedminster, New Jersey, October 12, 2010

"Understanding the AICPA Statement on Standards for Valuation Services No. 1"
Salomon Smith Barney; Bedminster, New Jersey, September 9, 2008

"Business Valuation Techniques"
Salomon Smith Barney; Bedminster, New Jersey, September 11, 2007

"Tax Aspects of Matrimonial Law"
New Jersey Institute of Continuing Legal Education; Newark, New Jersey;
Multiple occasions each year since 1996

"Forensic Accounting and Asset Valuations in Divorce Situations "
Salomon Smith Barney; Bedminster, New Jersey September 13, 2005

PAUL GAZALEH

"Business Valuation Techniques"

Salomon Smith Barney; Bedminster, New Jersey, September 14, 2004

"Family Law for Paralegals"

New Jersey Institute of Continuing Education; New Brunswick, New Jersey
July 10, 2003

"Positioning Your Clients' Company for Growth"

Salomon Smith Barney; Bedminster, New Jersey, June 10, 2003

"Accounting and Asset Valuations in Divorce Situations"

Essex County Chapter of New Jersey Society of Certified Public Accountants; East Hanover,
New Jersey December 20, 2002

"Family Law for Paralegals"

New Jersey Institute of Continuing Education; New Brunswick, New Jersey
July 11, 2002

"Forensic Accounting and Asset Valuations in Divorce Situations "

Salomon Smith Barney; Bedminster, New Jersey June 11, 2002

"Stock Option Valuations"

2001 AICPA National Advanced Service Litigation conference; Dallas, Texas; October 25,
2001

"Family Law for Paralegals"

New Jersey Institute of Continuing Education; New Brunswick, New Jersey
July 12, 2001

"Advanced Business Valuation Techniques"

Salomon Smith Barney; Bedminster, New Jersey June 12, 2001

"The Equitable Distribution of Employee Stock Options"

Middlesex County Bar Association; Edison, New Jersey
October 23, 2000

"Family Law for Paralegals"

New Jersey Institute of Continuing Education; New Brunswick, New Jersey
July 13, 2000

"Positioning Your Clients' Company for Growth"

Wheat First Union; Springfield, New Jersey, June 13, 2000

PAUL GAZALEH

"Positioning Your Agency for Growth"

Marketing Communications Agency Network, Myrtle Beach, South Carolina, January 21, 2000

"Forensic Accounting and Asset Valuations in Divorce Situations "

Wheat First Union; Springfield, New Jersey; July 13, 1999

"Valuation and Recapitalization of Closely Held Businesses"

Wheat First Butcher Singer; Springfield, New Jersey; June 23, 1998

"Evaluation of the Purchase and Sale of a Closely Held Business"

Wheat First Butcher Singer; Somerset, New Jersey; November 18, 1997

"How to Increase the Value of Your Business and Positioning and Operating Your Company for Growth"

Advertising Agency Network International; Tucson, Arizona; October 1997

"Increasing the Value of Your Business"

Advertising Federation of the Roanoke Valley; Roanoke, Virginia; December 1996

"Starting a Business and Writing a Business Plan"

Various sites throughout New Jersey; Fall 1996, Winter 1997, Spring 1998, Fall 1998, Spring 1999, Fall 1999, Spring 2000, Fall 2000, Fall 2001, Fall 2002

"Valuing Closely Held Businesses and Increasing the Value of a Closely Held Business"

Metuchen Rotary International; Metuchen, New Jersey; July 1995

ARTICLES

Authored chapter on "Tax Aspects of Divorce" in Family Law – Practical Skills Series New Jersey Institute for Continuing Legal Education 2002, 2004, 2006, 2008, 2010, 2012, and 2014

Co-authored article, "How Stock Options Can Deepen the Pockets," New Jersey Law Journal, Family Law Supplement, August 6, 2001

Co-authored article, "Splitting Up the Spoils," New Jersey Law Journal, Family Law Supplement, August 7, 2000

Quoted in "Commerce One, PWC to Partner," BtoB; April 24, 2000.

Co-authored article, "EBITduh?? No, EBITDA, Understanding Some Terms for 'profit'," Rental Management, February 2000

Assisted in preparation of article, "Employee Stock Options and Divorce" published on DivorceNet.com, January 2000

MEMBERSHIPS

American Institute of Certified Public Accountants



Testimony Listing

<u>Name of Case</u>	<u>Docket No.</u>	<u>Venue</u>	<u>Testimony</u>
<u>2015</u>			
Smith, Cameron	MRS-L-000126-13	Morris	Deposition
Bailey, Melissa	MRS-L-1436-12	Morris	Deposition
Garaffa, Frederick	SOM-L-244-13	Somerset	Deposition
Greco, Richard	MID-L-4134-12	Middlesex	Trial
Sims, Harry	MID-L-3445-11	Middlesex	Trial
Currie, Estate of Patricia	UNN-L-4217-13	Union	Deposition
Boles, Barry	2:12-cv-1762(JLL)(MAH) Federal		Trial
Epifan, Timothy	3:11-ev-02591-FLW-TJB Federal		Deposition
Ewing, Estate of Grace	12-0716(NLH)(JS) Federal		Deposition
Triebe, Robert	SOM-L-1112-13	Somerset	Deposition
Tyler, Estate of Alvie	MON-L-667-10	Monmouth	Trial
Checca, Allen	UNN-L-2723-12	Union	Deposition
Blessing, Guy	OCN-L-1980-12	Ocean	Deposition
Thaiss, Estate of Kenneth	MON-L-1560-13	Monmouth	Deposition
Harrison, Estate of Brian	1:12-cv-06683(NHL)(AMD) Federal		Deposition
Broad, Robert	14-00771 (SRC)(CLW) Federal		Deposition
May, Robin vs. State of NJ	HNT-L-517-12	Hunterdon	Trial
Ruvalcaba, Rudy	13-CV2919	Federal	Deposition
Papa, Robert	MID-L-008219-13	Middlesex	Deposition
Broomes, Kelly	PAS-L-1952-14	Passiac	Deposition
Liang, Lih-Ren	MON-L-3891-12	Monmouth	Trial
<u>2016</u>			
Orjuela, Enrique	MRS-L-002772-12	Morris	Trial
Kostouros, Dimitrios	HUD-L-2003-14	Hudson	Deposition
Ristovski, Dragan	MID-L-5131-14	Middlesex	Deposition
Dusa, Laxman	MRS-L-661-12	Morris	Deposition
Shenton, Robert	MID-L-4395-13	Middlesex	Deposition
Zometa, Estate of Edward	ESX-L-4028-13	Essex	Deposition
Blessing, Guy	OCN-L-1980-12	Ocean	Trial
Shenton, Robert	MID-L-4395-13	Middlesex	Trial
Paglia, Estate of George	BER-L-7266-13	Bergen	Deposition
Arraya-Torres, Ana	MID-L-2651-14	Middlesex	Deposition
Martell, Michelle	MID-L-3137-13	Middlesex	Deposition
Hoblitzell, Mary Ann	MON-L-391-15	Monmouth	Deposition
Hewitt, Jeffrey	BUR-L-2893-14	Burlington	Deposition
Jamieson vs. Chaudhary	ESX-L-5291-14	Essex	Deposition
Fuhrer, Estate of Maury	ESX-L-7591-13	Essex	Deposition



Testimony Listing

<u>Name of Case</u>	<u>Docket No.</u>	<u>Venue</u>	<u>Testimony</u>
Arrington, Ocynthia	CAM-L-002254-15	Camden	Deposition
Bailey, Melissa	MRS-L-1436-12	Morris	Trial
Stamler, Richard	MID-L-5419-14	Middlesex	Deposition
Stazak, Deborah	MID-L-4453-12	Middlesex	Deposition
<u>2017</u>			
Stazak, Deborah	MID-L-4453-12	Middlesex	Trial
Hewitt, Jeffrey	BUR-L-2893-14	Burlington	Trial
Thaiss, Estate of Kenneth	MON-L-4560-13	Monmouth	Trial
Kosich, Estate of Sergei	ESX-L-3859-14	Essex	Deposition
Stamler, Richard	MID-L-5419-14	Middlesex	Trial
Ulrich, Estate of Christine	BER-L-2846-16	Bergen	Deposition
<u>2018</u>			
Balderas, Arlene	BER-L-542-16	Bergen	Deposition
Grefe, Estate of Linda	BER-L-3961-15	Bergen	Deposition
Sisco, Jose	MID-L-2333-15	Middlesex	Deposition
Novartis, John	2:15-cv-03891-(CCC)-(MF) Federal		Deposition
Smith, Henry	MID-L-5679-15	Middlesex	Trial
Skoczylas, Moshe	ESX-L-8797-14	Essex	Deposition
Doglio, Jamie	MID-L-6177-15	Middlesex	Deposition
Kasar, Michell	MID-L-5162-15	Middlesex	Deposition
Ulrich, Estate of Christine	BER-L-2846-16	Bergen	Trial
Pinto, Segundo	MRS-L-2878-15	Morris	Deposition
Land, Estate of James	MER-L-2758-15	Mercer	Deposition
Nufrio, Vito	UNN-L-2832-11	Union	Trial
Alt, Louis	UNN-L-2834-11	Union	Trial
Matlosz, Ronald	UNN-L-2833-11	Union	Trial
Francis, Roger	PAS-L-3819-16	Passaic	Deposition
<u>2019</u>			
Hassan, Ahmed	OCN-L-213-16	Ocean	Trial
Patterson, Estate of Betsy Sue	PAS-L-2804-17	Passaic	Deposition
Hendon, Est of Joseph (Iarossi)	OCN-L-586-17	Ocean	Deposition
Collins, Tracy	PAS-L-3029-17	Passaic	Deposition
Zadok, Dominique	MID-L-4743-16	Middlesex	Trial
Alici, Ihlan	PAS-L-004081-17	Passaic	Deposition

EXHIBIT “B”



Graduate Medical Education
1505 W. Sherman Ave. Box 93
Vineland, New Jersey 08360
Office: (856) 641-8661
Fax: (856) 575-4944
Email: gme@ihn.org

September 23, 2019

To Whom It May Concern:

This letter is to verify that Audrey Lashay Chapman, DO, (AOA #200362) successfully completed all requirements of an American Osteopathic Association approved OGME-1 Year at Inspira Medical Center Vineland in conjunction with the Rowan University School of Osteopathic Medicine (RowanSOM). The program dates for Dr. Chapman were July 1, 2015 through June 30, 2016.

If you have any questions, please feel free to contact the Office of Graduate Medical Education at (856) 641-6022.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Geria".

Michael Geria, DO, MS, FACOOG
Vice President of Academic Affairs

A handwritten signature in black ink, appearing to read "Nicole Zucconi".

Nicole Zucconi, DO
Family Medicine Program Director
AOA Program # 48446



Graduate Medical Education
1505 W. Sherman Ave. Box 93
Vineland, New Jersey 08360
Office: (856) 641-8661
Fax: (856) 575-4944
Email: gme@ihn.org

September 23, 2019

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Michael Geria, DO, MS, FACOOG
Vice President of Academic Affairs

A handwritten signature in black ink, appearing to read "Nicole Zucconi".

Nicole Zucconi, DO
Family Medicine Program Director
AOA Program # 196144

EXHIBIT “C”

**INITIAL LICENSURE OF U. S. MEDICAL GRADUATES AND
INTERNATIONAL MEDICAL GRADUATES**

State	Accepts Fifth Pathway	Maintains Uses List of Approved Foreign Med. Schools	Endorses Canadian Certificate (LMCC) Held by an IMG	Amount of Accredited U.S. or Canadian GME Required - IMGs	Amount of Accredited U.S. or Canadian GME Required - IMGs	Amount of Accredited U.S. or Canadian GME Required – U.S. Medical School/ Osteopathic Graduates	Amount of Accredited U.S. or Canadian GME Required – U.S. Medical School/Osteopathic Graduates
				<i>USMLE Step 3</i>	<i>...for Licensure</i>	<i>...to Take USMLE Step 3 or COMLEX Level 3</i>	<i>...for Licensure</i>

Alabama	Yes	Yes	Yes	2 yrs. (must be in 3 rd yr. of GME)	3 yrs.	None (must be enrolled in GME program)	1 yr.
Alaska	Yes	Yes	Yes	1 yr.	3 yrs.	1 yr.	2 yrs. (1 yr. if completed medical school before 1/95)
Arizona	Yes	No	Yes	6 months	3 yrs.	6 mos.	1 yr.
Arkansas	Yes	Yes	Yes	None	3 yrs. (1 yr. if currently enrolled in program at U of Arkansas for Med Sci.)	None	1 yr.
California	Yes	Yes	Yes	None	2 yrs. (include 4 mos. gen. med.)	None	1 yr. (including 4 mos. gen. med.)
Colorado	Yes	Yes	No	3 yrs.	3 yrs.	1 yr.	1 yr.
Connecticut	Yes	Yes (WHO)	Yes	None	2 yrs.	None	2 yrs.
Delaware	Yes	No	No	1 yr.	3 yrs.	1 yr.	1 yr.
DC	Yes	No	Yes	6 mos.	3 yrs.	6 mos.	1 yr.
Florida	Yes	No	No	None	2 yrs.	None	1 yr.
Georgia	Yes	Yes (CA list)	Yes	1-3 yrs.	3 yrs. (1 yr. prior to 7/1/85)	1 yr.	1 yr.
Guam	No	No	No	2 yrs.	3 yrs.	2 yrs.	-
Hawaii	Yes	No	No	1 yr. (must be in 2 nd yr. of program)	2 yrs.	None (must be enrolled in 1st yr. of GME program)	1 yr.
Idaho	Yes	No	No	2 yrs. 9 mos.	3 yrs.	9 mos.	1 yr.
Illinois	Yes	No	Yes	1 yr.	1 yr. (entered GME post-1988) 2 yrs.	1 yr.	2 yrs. (1 yr. if entered GME before 1/88)
Indiana	Yes	Yes (CA list)	Yes	2 yrs.	2 yrs.	1 yr. (6 mos. may be waived)	1 yr.
Iowa	Yes	No	Yes (with	7 mos. (or	2 yrs. AOA,	7 mos. (or	1 yr. AOA,

Updated: March 2014

Tables 10&12: State Medical Licensure Requirements and Statistics, 2014

Note: All information should be verified with the licensing board; licenses are granted to those physicians Meeting all state requirements – at the discretion of the Board.

**INITIAL LICENSURE OF U. S. MEDICAL GRADUATES AND
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				<i>USMLE Step 3</i>	<i>...for Licensure</i>	<i>...to Take USMLE Step 3 or COMLEX Level 3</i>	<i>...for Licensure</i>

			valid Canadian. provincial license and fulfillment of all other licensure requirements	enrollment in GME program approved by board at time of application for Step 3)	ACGME, RCPSC, OR CFPC-accredited GME	enrollment in board-approved program)	ACGME, RCPSC, CFPC-accredited GME
Kansas	Yes	Yes	Yes	3 yrs. (in enrollment in GME accredited program plus 1 yr.	3 yrs. (2 yrs. In ACGME-accredited program plus one other year	1 yr. (or enrollment in GME program in Kansas)	1 yr.
Kentucky	Yes	No	Yes	1 yr.	2 yrs.	1 yr.	2 yrs.
Louisiana	Yes	Yes (WHO) IMED	No	None (must be in GME program)	3 yrs. (Fifth Pathway may be counted as 1 yr. of required GME)	None	1 yr. allopathic GME
Maine	Yes	Yes (IMED)	Yes	1 yr.	3 yrs.	1 yr.	3 yrs. (for those graduating after 7/1/04)
Maryland	Yes	No	Yes	None	2 yrs. ACGME or RCPSC-accredited GME (as of Oct. 1, 2000)	None	1 yr. (plus 1 yr. GME if candidate failed any part of an exam 3 times)
Massachusetts	Yes	No	Yes	1 yr.	3 yrs.	1 yr.	2 yrs.
Michigan	Yes	No	Yes (with valid Canadian. license)	6 mos.	2 yrs.	6 mos.	2 yrs.
Minnesota	Yes	Yes (IMED)	Yes	None (must be in GME program)	2 yrs.	None (must be enrolled in GME program)	1 yr.

Updated: March 2014

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				<i>USMLE Step 3</i>	<i>...for Licensure</i>	<i>...to Take USMLE Step 3 or COMLEX Level 3</i>	<i>...for Licensure</i>

Mississippi	Yes	No	No	1 yr.	3 yrs. (or 1 yr. plus ABMS certification)	1 yr.	1 yr.
Missouri	Yes	No	No	3 yrs.	3 yrs.	1 yr.	1 yr.
Montana	Yes	Yes	No	1 yr. (plus BCFMG)	3 yrs.(or ABMS or AOA certification)	1 yr.	2 yrs.
Nebraska	Yes	No	Yes	None	3 yrs.	None	1 yr.
Nevada	Yes	No	Yes	None (must be in GME program)	3 yrs.	None	3 yrs.
New Hampshire	Yes	No	Yes	1 yr.	2 yrs.	None (but must be enrolled in GME program)	2 yrs.
New Jersey	Yes	Yes (FAIMER)	No	1 yr.	2 yrs. (Contract for year 3, if graduated after 7/1/03; 1 yr. if completed before 7/1/85)	1 yr.	2 yrs., and contract for year 3, if graduated after 7/1/03; 1 yr. if graduated before 7/1/03
New Mexico	Yes	Yes (CA list)	No	1 yr.	2 yrs.	1 yr.	2 yrs.
New York	Yes	No	Yes (with valid Canadian provincial license and fulfillment of all other licensure requirements)	None	3 yrs.	None	1 yr.
North	Yes	No	Yes	None	3 yrs.	None	1 yr.

Updated: March 2014

Tables 10&12: State Medical Licensure Requirements and Statistics, 2014

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				<i>USMLE Step 3</i>	<i>...for Licensure</i>	<i>...to Take USMLE Step 3 or COMLEX Level 3</i>	<i>...for Licensure</i>

Carolina							
North Dakota	Yes	Yes (CA list)	Yes	1 yr. (none if enrolled in-state)	30 mos.	6 mos. of a 1-yr ACGME or AOA	1 yr.
Ohio	Yes	No	Yes	9 mos.	2 yrs. (through the 2 nd yr. level)	9 mos.	1 yr.
Oklahoma	Yes	No	Yes	None	2 yrs.	None	1 yr.
Oregon	Yes	No	Yes	None (Must be in GME program)	3 yrs.	None (must be enrolled in GME program)	1 yr.
Pennsylvania	Yes	No	Yes (if passed after 5/70 and in English)	None	3 yrs. (1 yr. if GME taken in U.S. before 7/87)	None	2 yrs. (1 yr. if GME in U.S. before 7/1/87)
Puerto Rico	Yes		Yes	None	1 yr.	None	1 yr.
Rhode Island	Yes	Yes (WHO)	Yes (with valid Canadian. provincial license and fulfillment of all other licensure requirements)	1 yr.	3 yrs.	1 yr.	2 yrs.
South Carolina	Yes	No	Yes	3 yrs.	3 yrs.	1 yr.	1 yr.
South Dakota	Yes	No	Yes	None	Completion of residency (1 yr. if U.S. GME taken before 7/87)	None	Completion of residency program
Tennessee	Yes	Yes	Yes	1 yr.	3 yrs.	1 yr.	1 yr.
Texas	Yes	Yes	No (but accepts LMCC exam. as	None	2 yrs.	None	1 yr.

Updated: March 2014

Tables 10&12: State Medical Licensure Requirements and Statistics, 2014

Note: All information should be verified with the licensing board; licenses are granted to those physicians Meeting all state requirements – at the discretion of the Board.

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				<i>USMLE Step 3</i>	<i>...for Licensure</i>	<i>...to Take USMLE Step 3 or COMLEX Level 3</i>	<i>...for Licensure</i>

			licensing exam.)				
Utah	Yes	No	No	None	2 yrs.	None	2 yrs.
Vermont	Yes	Yes (CA list)	Yes	7 mos.	3 yrs. (Canadian GME not accepted)	7 mos.	1 yr. (Canadian GME accepted if program accredited by RCPSC or CFPC)
Virgin Islands	No	No	No	Not applicable	1 yr. U.S. GME	USMLE not offered	1 yr.
Virginia	Yes	No	Yes	None	2 yrs.	None	1 yr.
Washington	Yes	No	Yes (if passed after 12/69)	1 yr. (or enrollment in GME program)	2 yrs. (1 yr. if medical school completed before 7/28/85)	1 yr. (or enrolled in GME program)	2 yrs. (1 yr. if completed medical school before 7/28/85)
West Virginia	Yes	No	Yes	None	3 yrs. (or 1 yr. plus ABMS cert.)	None	1 yr.
Wisconsin	Yes	No	Yes (if passed after 12/77)	1 yr.	1 yr.	1 yr.	1 yr.
Wyoming	Yes	No	Yes	1 yr.	2 yrs.	1 yr. in good standing in 1 or more states for past 5 yrs.	2 yrs. (1 yr. if certified by ABMS or AOA board, or continually licensed.)

Updated: March 2014

Tables 10&12: State Medical Licensure Requirements and Statistics, 2014

Note: All information should be verified with the licensing board; licenses are granted to those physicians Meeting all state requirements – at the discretion of the Board.



USMLE STEP 3

Overview

Step 3 Application

Critical Announcements

Step 3 FAQ

Home / USMLE Step 3 / State Specific Requirements for Initial Medical Licensure

STATE SPECIFIC REQUIREMENTS FOR INITIAL MEDICAL LICENSURE

FSMB reviews and updates this information annually and/or at the request of a board. We strongly encourage you to use this as a guide and to contact the board for the most recent information. Contact information for all boards is available at: <https://www.fsmb.org/contact-a-state-medical-board/>

AL AK AZ AR CA CO CT DE DC FL GA GU HI ID IL IN IA KS KY LA ME MD
MA MI MN MS MO MT NE NV NH NJ NM NY NC ND MP OH OK OR PA PR RI
AS SC SD TN TX UT VT VI VA WA WV WI WY



Alaska

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 2 attempts per USMLE Step
- 2 attempts per COMLEX Level

Minimum Postgraduate Training Required

- 2 years
- 3 years IMG

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete USMLE
- 10 years for MD/PhD candidates
- 7 years to complete COMLEX

Arizona Medical

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- No limit on USMLE

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG



Arizona Osteopathic

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- Contact the board for information

Minimum Postgraduate Training Required

- 1 year

Time Limit for Completing Licensing Examination Sequence

- Contact the board for information
-

Arkansas

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts per USMLE Step
- 3 attempts per COMLEX Level

Minimum Postgraduate Training Required

- 1 year
 - 3 years IMG unless currently enrolled in training program through University of Arkansas for Medical Sciences.
-



California Medical

- ✓ Limited acceptance of FCVS

Number of attempts at Licensing Exam

- 4 attempts at USMLE Step 3

Minimum Postgraduate Training Required

- 1 year
- 2 years IMG

Time Limit for Completing Licensing Examination Sequence

- Passing scores on a written/computerized exam shall be valid for a period of 10 years from the month of the examination

California Osteopathic

- ✓ Limited Acceptance of FCVS

Number of attempts at Licensing Exam

- No limit on COMLEX

Minimum Postgraduate Training Required

- 1 year

Time Limit for Completing Licensing Examination Sequence

• No limit on COMLEX



Colorado

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- No limit on USMLE
- No information available on COMLEX

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG

Time Limit for Completing Licensing Examination Sequence

- 7 years from first sitting to complete USMLE or COMLEX
- 10 years for MD/PhD or DO/PhD candidates

Connecticut

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- No limit on USMLE
- No limit on COMLEX

Minimum Postgraduate Training Required

- 2 years



Delaware

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- No more than 6 attempts to pass each step

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete USMLE
-

Washington, DC

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at USMLE Step 3; After which one additional year of postgraduate training is required.
- No limit on COMLEX

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG



Florida Medical

- ✓ Highly recommends FCVS

Number of attempts at Licensing Exam

- No limit on USMLE

Minimum Postgraduate Training Required

- 1 year
- 2 years IMG

Time Limit for Completing Licensing Examination Sequence

- No limit on USMLE
-

Florida Osteopathic

- ✓ Highly recommends FCVS

Number of attempts at Licensing Exam

- Contact the board for information

Minimum Postgraduate Training Required

- 1 year in an AOA-approved program

Time Limit for Completing Licensing Examination Sequence

- No limit on COMLEX



Georgia

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts per USMLE Step
- No limit on COMLEX

Minimum Postgraduate Training Required

- 1 year
- 1 year if IMG is on list
- 3 years IMG if not on list

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete USMLE
- 9 years to complete USMLE if in MD/PhD program
- No limit on COMLEX

Guam

Number of attempts at Licensing Exam

- No information at this time

Minimum Postgraduate Training Required

- No information at this time



Hawaii

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- No limit on USMLE or COMLEX

Minimum Postgraduate Training Required

- 1 year
- 2 years IMG

Time Limit for Completing Licensing Examination Sequence

- No limit on USMLE or COMLEX
-

Idaho

- ✓ Accepts FCVS
- ✓ Requires Uniform Application

Number of attempts at Licensing Exam

- Failure to pass USMLE after 2 attempts may lead to Board interview or evaluation
- No limit on COMLEX

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG (can be licensed after 2 years if in good standing with Idaho residency training program, and has signed an agreement to complete residency in Idaho)



Illinois

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 5 attempts at all USMLE Steps combined
- 5 attempts at COMLEX Levels combined

Minimum Postgraduate Training Required

- 24 months of training

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete USMLE
- No limit on COMLEX

Indiana

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts per USMLE Step
- 5 attempts per COMLEX Level

Minimum Postgraduate Training Required

- 1 year
- 2 years IMG



Iowa

- ✓ Accepts FCVS
- ✓ Utilizes Uniform Application

Number of attempts at Licensing Exam

- 6 attempts at both USMLE Step 1 and 2
- 3 attempts at USMLE Step 3
- 6 attempts at both COMLEX Levels 1 and 2
- 3 attempts at COMLEX Level 3
- 3 years of approved postgraduate training required if outside the attempt limit.

Minimum Postgraduate Training Required

- 1 year
- 2 years IMG

Time Limit for Completing Licensing Examination Sequence

- 10 years to complete USMLE or COMLEX
- 10 years for MD/PhD or DO/PhD candidates. Note: Board certification by ABMS or AOA is required if the applicant has not met the specified time period.

Kansas

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3+ attempts at USMLE Step 3 or COMLEX Level 3



Kentucky

- ✓ Requires FCVS

Number of attempts at Licensing Exam

- Step or Level 1-4 attempts
- Step or Level 2 CK-4 attempts
- Step or Level 2 CS-4 attempts
- Step or Level 3-4 attempts

Minimum Postgraduate Training Required

- 2 years

Time Limit for Completing Licensing Examination Sequence

- No limit on USMLE or COMLEX

Louisiana

- ✓ Requires FCVS

Number of attempts at Licensing Exam

- No limit at USMLE Step 1 or COMLEX Level 1
- 4 attempts each at USMLE Steps 2 and 3 or COMLEX Levels 2 and 3

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG



Maine Medical

- ✓ Requires FCVS

Number of attempts at Licensing Exam

- 3 attempts at USMLE Step 3. More than 3 attempts requires a request for a waiver.

Minimum Postgraduate Training Required

- US/Canadian medical school graduates who graduated after July 1, 2004 must complete 3 years of ACGME accredited postgraduate training. (Those who graduated before July 1, 2004 are only required to complete 2 years of ACGME accredited PGT.) IMGs 3 years of ACGME accredited.

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete exam sequence (NBME, USMLE, and FLEX) More than 7 years requires a waiver.

Maine Osteopathic

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at each Step/Level

Minimum Postgraduate Training Required

- 1 year in AOA approved program



Maryland

✓ Accepts FCVS

Number of attempts at Licensing Exam

- Unlimited attempts at each USMLE Step or COMLEX Level

Minimum Postgraduate Training Required

- 1 year
- 2 years IMG

Time Limit for Completing Licensing Examination Sequence

- No time limit. There are additional requirements if an applicant fails an exam 3 or more times (See Health Occupations Article, Section 14-307(g))

Massachusetts

✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at USMLE Step 3 or COMLEX (See Board Regulations 243 CMR 2.02 (3)(b).)

Minimum Postgraduate Training Required

- Prior to January 2014, 2 years for domestic graduates and 2 years for IMGs.
- After January 2014, 2 years for domestic graduates and 3 years for IMGs.



Michigan Medical

✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at each USMLE Step

Minimum Postgraduate Training Required

- 2 years

Time Limit for Completing Licensing Examination Sequence

- Must pass all Steps of the USMLE within 7 years from the date of first passing any Step of the exam. Must pass Step 3 within 4 years of the first attempt at Step 3 or must complete 1 year of post-graduate training before making additional attempts at Step 3.

Michigan Osteopathic

✓ Accepts FCVS

Number of attempts at Licensing Exam

- 6 attempts total for each examination

Minimum Postgraduate Training Required

- 1 year in AOA approved program

Time Limit for Completing Licensing Examination Sequence



Minnesota

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at each USMLE Step, 4 attempts allowed if current license in another State and current certification by specialty board of ABMS, AOABPE, RCPSC, CFPC.
- 3 attempts at each COMLEX Level.

Minimum Postgraduate Training Required

- 1 year

Time Limit for Completing Licensing Examination Sequence

- USMLE or COMLEX Step or Level 3 must be passed within 5 years of Step or Level 2 or before the end of residency training.

Mississippi

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at each Step
- No limit on COMLEX

Minimum Postgraduate Training Required

- 1 year
- 1-3 years IMG



Missouri

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at USMLE Step 3
- 3 attempts on COMLEX

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete USMLE (waived for MD/PhD candidates)
- No limit on COMLEX

Montana

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- If an applicant fails to pass the first attempt at USMLE Step III, the applicant may be reexamined no more than five additional times.
- No limit on COMLEX

Minimum Postgraduate Training Required

- 2 years
- 3 years IMG



Nebraska

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 4 attempts+ at each USMLE Step
- 4 attempts+ at each COMLEX Level

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG

Time Limit for Completing Licensing Examination Sequence

- 10 years to complete USMLE or COMLEX beginning with date first Step/Level is passed.

Nevada Medical

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- Must pass all 3 Steps of USMLE in not more than a total of 9 attempts and must pass Step 3 in not more than a total of 3 attempts

Minimum Postgraduate Training Required

- 3 years. An unlimited license may be granted to currently enrolled residents in a post graduate training program in the U.S. or Canada, that have completed at least 24 months of progressive post graduate training and meet all requirements for an unlimited license in the state of Nevada, including having passed all 3 steps of USMLE within the time needed



Nevada Osteopathic

✓ Accepts FCVS

Number of attempts at Licensing Exam

- No limit on COMLEX

Minimum Postgraduate Training Required

- 3 years for full license OR 2 years if resident signs commitment to practice in NV

Time Limit for Completing Licensing Examination Sequence

- No limit on COMLEX
-

New Hampshire

✓ Requires FCVS

Number of attempts at Licensing Exam

- 3 attempts at each USMLE Step or COMLEX Level

Minimum Postgraduate Training Required

- 2 years

Time Limit for Completing Licensing Examination Sequence

- No limit on USMLE or COMLEX



New Jersey

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 5 attempts at USMLE Step 3
- No information available on COMLEX

Minimum Postgraduate Training Required

- US and IMG graduates who graduated after July 1, 2003 must complete 2 years of postgraduate training and have signed a contract for a 3rd year in an accredited program. At least 2 of the years must be in the same field. Graduates prior to July 1, 2003: 1 year; 3 years IMG.

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete USMLE
- No information available on COMLEX

New Mexico Medical

- ✓ Highly recommends FCVS

Number of attempts at Licensing Exam

- 6 attempts per USMLE Step

Minimum Postgraduate Training Required

- 2 years



New Mexico Osteopathic

- ✓ Highly recommends FCVS

Number of attempts at Licensing Exam

- No limit on COMLEX

Minimum Postgraduate Training Required

- 1 year

Time Limit for Completing Licensing Examination Sequence

- Within 7 years of having passed the first level

New York

- ✓ Accepts FCVS for domestic graduates
- ✓ IMGs-FCVS required

Number of attempts at Licensing Exam

- No limit on USMLE or COMLEX

Minimum Postgraduate Training Required

- Domestic 1 year
- IMG 3 years

Time Limit for Completing Licensing Examination Sequence



North Carolina

- ✓ Doesn't require FCVS unless previously established a profile

Number of attempts at Licensing Exam

- 3 attempts per USMLE Step
- 3 attempts per COMLEX Level

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG

Time Limit for Completing Licensing Examination Sequence

- No time limit for passing all 3 steps

North Dakota

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at each USMLE Step or COMLEX Level

Minimum Postgraduate Training Required

- 1 year
- 30 months IMG of ACGME accredited training



Northern Mariana Islands

✓ Accepts FCVS

Number of attempts at Licensing Exam

- No information available at this time

Minimum Postgraduate Training Required

- No information available at this time

Time Limit for Completing Licensing Examination Sequence

- No information available at this time
-

Ohio

✓ Requires FCVS

Number of attempts at Licensing Exam

- An applicant for licensure has a total of 5 attempts (or 5 times to fail) a USMLE Step or COMLEX Level. The applicant must have passed on the 6th attempt.

Minimum Postgraduate Training Required

- 1 year
- 2 years IMG

Time Limit for Completing Licensing Examination Sequence



Oklahoma Medical

✓ Accept FCVS

Number of attempts at Licensing Exam

- 3 attempts at each USMLE Step (Step 2 = CK & CS)

Minimum Postgraduate Training Required

- 1 year
- 2 years IMG

Time Limit for Completing Licensing Examination Sequence

- 10 years to complete USMLE
-

Oklahoma Osteopathic

✓ Accepts FCVS

Number of attempts at Licensing Exam

- Contact the board for information

Minimum Postgraduate Training Required

- 1 year

Time Limit for Completing Licensing Examination Sequence

- No limit on COMLEX



Oregon

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at USMLE step 3/COMLEX level 3. 4th attempt after additional 1 year postgraduate training. Waiver of attempt requirement may be available if ABMS/AOA certified.

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete USMLE or COMLEX
-

Pennsylvania Medical

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- No limit on USMLE

Minimum Postgraduate Training Required

- 2 years
- 3 years IMG



Pennsylvania Osteopathic

✓ Accepts FCVS

Number of attempts at Licensing Exam

- No limit on COMLEX

Minimum Postgraduate Training Required

- 1 year

Time Limit for Completing Licensing Examination Sequence

- No limit on COMLEX
-

Puerto Rico

✓ Accepts FCVS

Number of attempts at Licensing Exam

- No limit on USMLE

Minimum Postgraduate Training Required

- 1 year

Time Limit for Completing Licensing Examination Sequence

- USMLE Step 3 shall be passed within 7 years of the date of passing Step 1.



Rhode Island

✓ Requires FCVS

Number of attempts at Licensing Exam

- 3 attempts at each USMLE Step
- 3 attempts at each COMLEX Level

Minimum Postgraduate Training Required

- 2 years
- 2 years IMG

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete USMLE
- No information available on COMLEX

American Samoa

Number of attempts at Licensing Exam

- No information available at this time

Minimum Postgraduate Training Required

- No information available at this time

Time Limit for Completing Licensing Examination Sequence

- No information available at this time



South Carolina

- ✓ Requires FCVS

Number of attempts at Licensing Exam

- 4 attempts per USMLE Step and COMLEX Level

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG

Time Limit for Completing Licensing Examination Sequence

- 10 years to complete USMLE or COMLEX

South Dakota

- ✓ Highly recommends FCVS for International Medical Graduates only

Number of attempts at Licensing Exam

- Allowed 3 attempts, must pass on third, for the USMLE or COMLEX examination

Minimum Postgraduate Training Required

- Successful completion of residency program

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete USMLE or COMLEX



Tennessee Medical

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- Applicants who fails any step of the USMLE or FLEX more than (3) times must show ABMS board certification & proof of meeting requirements for Maintenance of Certification to be considered for licensure.

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG

Time Limit for Completing Licensing Examination Sequence

- All three steps must be taken and passed within ten (10) years of the first successful step, unless you qualify under an exception.

Tennessee Osteopathic

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts

Minimum Postgraduate Training Required

- 1 year



Texas

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at each USMLE Step or COMLEX Level. (Exceptions may apply for applicants who held a Texas Physician in Training permit on or before September 1, 2005 or who have been licensed in good standing in another state for 5 years. See **TMB website** for more information.)

Minimum Postgraduate Training Required

- 1 year
- 2 years IMG

Time Limit for Completing Licensing Examination Sequence

- 7 years+ to complete the USMLE or COMLEX. (Exceptions may apply for applicants who are especially board certified or who completed combined MD/PhD programs, or who exceed the time limit but are willing to accept a limited license to practice exclusively in an MUA or HPSC. See **TMB website** for more information.)

Utah Medical

- ✓ Requires FCVS

Number of attempts at Licensing Exam

- 3 attempts at USMLE Step 3



Utah Osteopathic

✓ Requires FCVS

Number of attempts at Licensing Exam

- 3 attempts at each COMLEX Level

Minimum Postgraduate Training Required

- 2 years completed OR 1 year of training complete, with a second year in the state of Utah in progress

Time Limit for Completing Licensing Examination Sequence

- 7 years to complete COMLEX
 - 10 years for DO/PhD candidates
-

Vermont Medical

✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at USMLE Step 3

Minimum Postgraduate Training Required

- 1 year
 - 3 years IMG
-



Vermont Osteopathic

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- No information available at this time

Minimum Postgraduate Training Required

- 1 year rotating internship or 3 year residency program

Time Limit for Completing Licensing Examination Sequence

- No information available at this time
-

Virgin Islands

- ✓ Requires FCVS

Number of attempts at Licensing Exam

- Must take SPEX (only given in May and November) and an oral exam. 2 attempts

Minimum Postgraduate Training Required

- 6 months required after 2 attempts for SPEX exam

Time Limit for Completing Licensing Examination Sequence

- 3 years to pass the 2 attempts allowed for re-examination. 1 year limitation to take the oral exam after passing written.



Virginia

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- No limit on USMLE

Minimum Postgraduate Training Required

- 1 year
- 2 years IMG

Time Limit for Completing Licensing Examination Sequence

- 10 years to complete USMLE; Greater than 10 years if candidate is ABMS certified.

Washington Medical

- ✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at USMLE Step 3

Minimum Postgraduate Training Required

- 2 years

Time Limit for Completing Licensing Examination Sequence

- 7 years+ to complete USMLE



Washington Osteopathic

✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts on COMLEX

Minimum Postgraduate Training Required

- 1 year

Time Limit for Completing Licensing Examination Sequence

- No limit on COMLEX
-

West Virginia Medical

✓ Accepts FCVS

Number of attempts at Licensing Exam

- 6 attempts per USMLE Step or Step component

Minimum Postgraduate Training Required

- 1 year
- 3 years IMG

Time Limit for Completing Licensing Examination Sequence

- 10 years to complete USMLE



West Virginia Osteopathic

✓ Accepts FCVS

Number of attempts at Licensing Exam

- No limit on COMLEX

Minimum Postgraduate Training Required

- 1 year

Time Limit for Completing Licensing Examination Sequence

- No limit on COMLEX
-

Wisconsin

✓ Accepts FCVS

Number of attempts at Licensing Exam

- 3 attempts at each USMLE step/COMLEX level

Minimum Postgraduate Training Required

- 2 years

Time Limit for Completing Licensing Examination Sequence

- USMLE Step 3 shall be passed within 10 years of the date of passing Step 1
- N/A on COMLEX



Wyoming

- ✓ Requires FCVS

Number of attempts at Licensing Exam

- 7 total attempts on USMLE or COMLEX in 7 years

Minimum Postgraduate Training Required

- 2 years (1 year if applicant has current certification by an ABMS or AOABOS/BOC specialty board, or continuous licensure in good standing in 1 or more states and/or D.C. for the preceding 5 years.)

Time Limit for Completing Licensing Examination Sequence

- 7 years (8 years if in combined DO or MD/PhD program)